

Certificate Number: 05781-CAC-DE-022496699

Bankruptcy Case Number: 13-29678



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2013, at 12:03 o'clock PM PST, Seda Abramyan completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: December 28, 2013 By: /s/Allison M Geving

Name: Allison M Geving

Title: President